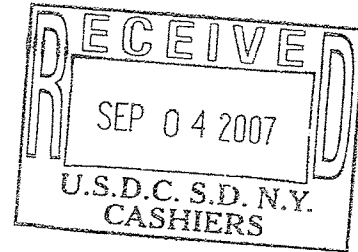


Anthony F. Lo Cicero (AL 7538)  
Charles R. Macedo (CM 4980)  
Holly Pekowsky (HP 5034)  
AMSTER, ROTHSTEIN & EBENSTEIN LLP  
90 Park Avenue  
New York, New York 10016  
Telephone: (212) 336-8000  
Facsimile: (212) 336-8001

Attorneys for Plaintiff  
Reserve Management Corporation



UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

**JUDGE BUCHWALD**  
**'07 CIV 7819**

----- -X  
RESERVE MANAGEMENT CORPORATION, :  
 :  
Plaintiff, :  
 :  
v. :  
 :  
RESERVE FUND MANAGEMENT and JIM :  
KOETTING, :  
 :  
Defendants. :  
----- -X

Civil Action No.:

COMPLAINT FOR SERVICE MARK INFRINGEMENT,  
UNFAIR COMPETITION AND CYBERSQUATTING

Plaintiff Reserve Management Corporation ("Reserve"), by its attorneys Amster, Rothstein & Ebenstein LLP, for its complaint against Defendants Reserve Fund Management and Jim Koetting, alleges as follows:

Summary of Action

This action for service mark infringement, unfair competition and cybersquatting is brought by Reserve, as owner of the world-famous and federally registered family of RESERVE-formative service marks, including THE RESERVE FUND, the RESERVE FUND

MANAGEMENT Marks (as hereinafter defined) and many others, as applied to mutual funds and other financial services. Reserve seeks to enjoin the use by Defendants of the confusingly similar corporate name, trade name and service mark RESERVE FUND MANAGEMENT, as well as the domain name reserve-fund-management.com, all of which are used in connection with financial and related services which compete directly with those offered by Reserve. In addition to injunctive relief, Reserve seeks monetary relief as detailed below.

#### Jurisdiction and Venue

1. This is an action for service mark infringement in violation of Section 32 of the Trademark Act of 1946, 15 U.S.C. § 1114; for the use in commerce of false designations of origin, false descriptions and representations and false advertising in violation of Section 43(a) of the Trademark Act of 1946, 15 U.S.C. § 1125(a); for cybersquatting in violation of Section 43(d) of the Trademark Act of 1946, 15 U.S.C. § 1125(d); and for related claims under New York common law for service mark infringement and unfair competition. This Court has jurisdiction of the subject matter of this action pursuant to 15 U.S.C. § 1121 and 28 U.S.C. § 1338 and based on principles of supplemental jurisdiction as codified at 28 U.S.C. § 1367.

2. Plaintiff Reserve Management Corporation is a New Jersey corporation having an office and place of business at 1250 Broadway, New York, New York 10001.

3. Upon information and belief, Defendant Reserve Fund Management (“Defendant RFM”) is a corporation organized under the laws of the State of Missouri

having an office and place of business at 2460 Executive Drive, Suite 105, St. Charles, MO 63303.

4. Upon information and belief, Defendant Jim Koetting (“Defendant Koetting”) is an individual residing at 10740 Pine Crest Court, Sainte Genevieve, MO 63670, is the President and founder of Defendant RFM, and is the active, conscious and moving force behind the infringements alleged herein (Defendant Koetting and Defendant RFM shall be referred to individually and collectively as “Defendants”).

5. Upon information and belief, Defendants transact business in this judicial district and have utilized the Infringing Mark and Infringing Design, both as hereinafter defined, in this judicial district, thereby causing injury to Reserve in this judicial district and in the State of New York.

Reserve and Its Famous Service Marks

6. Reserve is an industry leader in providing monetary regulation systems in general, and mutual funds in particular. In 1970, Reserve created the world’s first money market fund, THE RESERVE FUND, which became effective with the Securities and Exchange Commission in 1971. Since then, Reserve has expanded its portfolio to offer numerous financial services throughout the United States, including seventeen different Funds under dozens of “RESERVE” formative marks, including THE RESERVE FUND. The services which Reserve offers, either directly or through affiliated entities, have been extensively used, promoted and advertised throughout the United States and have received wide spread recognition from the business community and the investing public.

7. Reserve has used and is the owner of the well known service mark THE RESERVE FUND (the "RESERVE FUND Mark"), as well as a number of well known RESERVE MANAGEMENT Marks, namely, RESERVE MANAGEMENT, RESERVE MANAGEMENT & Design, R RESERVE CASH MANAGEMENT, RESERVE CAPITAL MANAGEMENT, and RESERVE ASSET MANAGEMENT (collectively, the "RESERVE MANAGEMENT Marks").

8. Reserve has also used and is the owner of several other well known service marks using the word "Reserve" including RESERVE CPA, RESERVE CPA "PLUS", RESERVE INSURED DEPOSITS, THE RESERVE REPORT, RESERVE eCHECKING, RESERVE eCHECKING and Design and others (collectively, the THE RESERVE FUND, the RESERVE MANAGEMENT Marks and the other RESERVE-formative marks shall be referred to as the "RESERVE Marks") as applied to a wide variety of financial services.

9. Services provided by Reserve under the RESERVE Marks have come to be known to the business community and the purchasing public throughout the United States as representing the highest quality financial services provided under the best customer service conditions. As a result, the RESERVE Marks and the goodwill associated therewith are of inestimable value to Reserve. Reserve's complex of funds are distributed through a wide variety of broker-dealers, including hundreds of financial institutions, serving over one million clients, throughout the United States and elsewhere.

10. By virtue of the wide renown acquired by the RESERVE Marks, coupled with the extensive offering of services provided under these marks, the RESERVE Marks

have developed a secondary meaning and significance in the minds of the business community and investing public, and the services offered and provided under the RESERVE Marks are identified by the business community and the investing public with Reserve.

11. Services offered under the RESERVE Marks are advertised, promoted, and provided together in such as way that they are recognized by the public as a family of marks. Reserve's list of RESERVE Marks is constantly expanding, and the public expects that new services of our client are continually being introduced under the family of RESERVE Marks.

12. Reserve has caused numerous of the RESERVE Marks to be registered with the United States Patent and Trademark Office ("PTO"). At present, Reserve's U.S. Service Mark registrations include, among others:

Exhibit	Reg. No.	Service Mark
1A	2,450,470	THE RESERVE FUND
1B	3,045,089	RESERVE MANAGEMENT
1C	3,128,702	RESERVE MANAGEMENT & Design
1D	3,139,710	RESERVE CASH MANAGEMENT
1E	3,139,709	RESERVE CAPITAL MANAGEMENT
1F	3,139,708	RESERVE ASSET MANAGEMENT
1G	2,183,114	IT PAYS TO KEEP MONEY IN RESERVE
1H	2,994,919	MYRESERVEPLUS
1I	2,994,892	RESERVE CASH PERFORMANCE ACCOUNT
1J	2,994,893	RESERVE CASH SWEEP
1K	2,655,896	RESERVE CPA
1L	2,655,897	RESERVE CPA "PLUS"
1M	2,780,177	RESERVE CHECKING
1N	2,729,975	RESERVE ECHECKING
1O	2,925,695	RESERVE FINANCIAL
1P	2,925,697	RESERVE FINANCIAL
1Q	2,694,910	RESERVE INSURED DEPOSITS

Exhibit	Reg. No.	Service Mark
1R	2,648,064	RESERVE RETURN SWEEP
1S	2,994,904	RESERVE SOLUTIONS
1T	2,995,347	RESERVE SOLUTIONS INC. (Stylized Design)
1U	2,995,351	RESERVE SOLUTIONS INC. INNOVATIVE FINANCIAL PRODUCTS
1V	2,989,669	RESERVEPLUS
1W	2,994,905	RESERVEPLUS LOAN PROGRAM
1X	2,694,893	THE RESERVE REPORT
1Y	3,142,764	RESERVE CAPITAL

Copies of the Certificate of Registration are annexed hereto as Exhibits 1A-1Y, as indicated.

13. In addition to our client's family of RESERVE Marks, Reserve is also the owner of a well known logo design ("Reserve's Design") which immediately precedes its RESERVE MANAGEMENT Mark in its Registration No. 3,045,089 (*see* Exhibit 1B) and is also the subject of Registration No. 3,128,702 (Exhibit 1C), all owned by Reserve. A copy of the Certificate of Registration for Reserve's Design is annexed hereto as Exhibit 2.

14. By virtue of the wide renown acquired by Reserve's Design, coupled with the extensive offering of services provided under this Design, Reserve's Design has developed a secondary meaning and significance in the minds of the business community and investing public, and the services offered and provided under Reserve's Design are identified by the business community and the investing public with Reserve.

#### Defendants' Improper Activities

15. Long after Reserve's adoption and use of the RESERVE Marks and Reserve's Design, and long after the RESERVE Marks and Reserve's Design achieved a secondary

meaning and significance, Defendants, without Reserve's authorization or consent, began to use the confusingly similar corporate name / trade name / service mark RESERVE FUND MANAGEMENT in connection with financial services (the "Infringing Mark"). Defendants often use the Infringing Mark with a design element which is reminiscent of Reserve's Design (the "Infringing Design").

16. A brochure advertising Defendants' financial services provided under the Infringing Mark which also features the Infringing Design is annexed hereto as Exhibit 3.

17. Defendants have also registered (through, upon information and belief, a related third party) and begun to use the infringing domain name reserve-fund-management.com in connection with their financial services provided under the Infringing Mark and the Infringing Design (the "Infringing Domain").

18. Copies of representative pages from the website which links to the Infringing Domain and which features the Infringing Mark and the Infringing Design are annexed hereto as Exhibit 4.

19. The Infringing Mark, the Infringing Design and the Infringing Domain as used by Defendants are confusingly similar to the RESERVE Marks and Reserve's Design as used and owned by Reserve.

20. Upon information and belief, Defendants began using the Infringing Mark, the Infringing Design and the Infringing Domain with full knowledge of the rights of Reserve in the RESERVE Marks and Reserve's Design and of the fact that the RESERVE Marks and Reserve's Design are widely recognized and relied upon by the business community and the investing public to identify financial services offered by Reserve.

21. Reserve has no ability to control the nature and quality of services offered by Defendants under the Infringing Mark, the Infringing Design or the Infringing Domain and any confusion, mistake or deception engendered by such use will inure to the detriment of Reserve.

22. Upon information and belief, Defendants have used the Infringing Mark, the Infringing Design and the Infringing Domain in commerce with the intent to confuse the business community and investing public as to the source and sponsorship of financial services provided by them and to thereby divert business from Reserve.

23. The likelihood of confusion is exacerbated by the fact that Defendants market their financial services under the Infringing Mark and the Infringing Design and through the Infringing Domain to some of the same customers as Reserve, including, without limitation, municipalities.

24. Defendants' use of the Infringing Mark, the Infringing Design and the Infringing Domain is likely to cause confusion, mistake and deception.

First Claim - Infringement of Registered Service Marks

25. Reserve repeats and realleges the allegations contained in the preceding Paragraphs as if fully set forth herein.

26. The use of the Infringing Mark, the Infringing Design and the Infringing Domain by Defendants is without permission or authority of Reserve and such use has been and continues to be in a manner likely to cause confusion, to cause mistake and to deceive. Among other things, Defendants' use of the Infringing Mark, the Infringing Design and the Infringing Domain is likely to lead others to mistakenly believe that

financial services provided under the Infringing Mark and the Infringing Design and promoted through the Infringing Domain originate from or are in some way associated with, sponsored or endorsed by, or related to Reserve.

27. The aforesaid and continuing acts of Defendants infringe Reserve's registered RESERVE Marks and Reserve's Design, in violation of 15 U.S.C. §1114(1). Said continuing violation is causing and, unless enjoined, will continue to cause irreparable harm and damage to Reserve and its business, reputation and good will and has caused Reserve to suffer monetary damages in an amount that has yet to be determined.

28. Unless restrained and enjoined, Defendants' continuing acts of infringement will cause Reserve irreparable harm and damage for which there is no adequate remedy at law.

Second Claim - Violation of 15 U.S.C. § 1125(a)

29. Reserve repeats and realleges the allegations of the preceding Paragraphs as if fully set forth herein.

30. As a result of Reserve's extensive sales and advertising of financial services, including money market mutual funds, under THE RESERVE FUND Mark and other RESERVE Marks as hereinabove alleged, as well as with Reserve's Design, the RESERVE Marks and Reserve's Design have developed a secondary and distinctive meaning and denotes to the business community and the investing public that the services with which this mark are used originate with Reserve.

31. Upon information and belief, Defendants have offered for sale and provided financial services bearing infringements of the RESERVE Marks and Reserve's Design, with the express intent to cause confusion and mistake, to deceive and mislead the purchasing public, to trade upon the reputation of Reserve and to improperly appropriate Reserve's valuable service mark rights. Defendants' use and continued use of the Infringing Mark, the Infringing Design and the Infringing Domain is likely to cause confusion, mistake or deception and is likely to create the erroneous impression that the financial services offered and provided by Defendants are authorized, endorsed, sponsored or approved by Reserve.

32. Defendants' adoption and use of the Infringing Mark, the Infringing Design and the Infringing Domain constitute a use in interstate commerce of a false designation of origin and a false and misleading description and representation of goods in commerce, with knowledge of the falsity, which is likely to cause confusion, mistake and deception, and in commercial advertising and promotion which misrepresents the nature, characteristics, qualities and origin of defendants' goods, services and commercial activities, within the meaning and in violation of 15 U.S.C. § 1125(a).

33. Defendants' use and continued use of the Infringing Mark, the Infringing Design and the Infringing Domain is causing and, unless enjoined, will continue to cause irreparable harm and damage to Reserve and its business, reputation and good will and has caused Reserve to suffer monetary damages in an amount that has yet to be determined.

34. Unless restrained and enjoined, Defendants' aforesaid acts will cause Reserve irreparable harm and damage for which there is no adequate remedy at law.

Third Claim - 15 U.S.C. § 1125(d)

35. Reserve repeats and realleges the allegations contained in the preceding Paragraphs as if fully set forth herein.

36. Upon information and belief, Defendants, at all relevant times, were and continue to be aware of the goodwill, reputation and value represented and symbolized by the RESERVE Marks, and were and continue to be aware that the RESERVE Marks are recognized and relied upon by the trade and the public to identify the financial services of Reserve and to distinguish them from the services of others.

37. Upon information and belief, notwithstanding the reputation and goodwill represented by the RESERVE Marks and Defendants' awareness thereof, and precisely because of said awareness, Defendants willfully and in bad faith registered, through a related third party, and began using in commerce the Infringing Domain which is confusingly similar to the RESERVE Marks.

38. Upon information and belief, the activities of Defendants complained of are willful, intentional, in bad faith and in total disregard of Reserve's rights and were commenced and have continued despite Defendants' knowledge that the unauthorized registration and use of the RESERVE Marks, or a copy or a colorable imitation thereof as a domain name, was and is in direct contravention of Reserve's rights.

39. The registration and use in commerce by Defendants of the Infringing

Domain Name has been without the consent of Reserve, is likely to divert customers to Defendants' website which features the Infringing Mark, and thereby to cause confusion and mistake in the minds of the purchasing public and falsely create the impression that the Infringing Mark is authorized, sponsored, or approved by Reserve when in fact, it is not.

40. Upon information and belief, the activities of Defendants complained of herein were conducted in bad faith and constitute willful and intentional conduct intended to trade on Reserve's reputation.

41. The Defendants' registration and continued use of the Infringing Domain has caused, is causing and, unless enjoined, will continue to cause irreparable harm and damage to Reserve and its business, reputation and goodwill and has caused Reserve to suffer monetary damages in an amount not thus far determined.

42. Unless restrained and enjoined, the Defendants' aforesaid acts will cause Reserve irreparable harm and damage for which there is no adequate remedy at law.

Fourth Claim - Common Law  
Infringement and Unfair Competition

43. Reserve repeats and realleges the allegations contained in the preceding Paragraphs as if fully set forth herein.

44. As more fully set forth above, THE RESERVE FUND Mark and the other RESERVE Marks and Reserve's Design have come to have a secondary meaning indicative of origin, authorization, relationship, sponsorship, and/or association with Reserve. As a result of Defendants' use of the Infringing Mark and the Infringing Design,

the business community and the investing public are likely to believe that Reserve is a source of origin, authorization, or sponsorship with respect to Defendants' financial services provided under the Infringing Mark and the Infringing Design, or otherwise believe that there is a relationship or association between Reserve and Defendants and therefore buy Defendants' services in that erroneous belief.

45. Upon information and belief, Defendants have intentionally appropriated THE RESERVE FUND Mark, the RESERVE MANAGEMENT Marks, and the other RESERVE Marks, as well as Reserve's Design and the goodwill associated therewith with the intent of causing confusion, mistake, and deception as to the source of their services, and with the intent to palm off their services as those of Reserve, and, as such, Defendants have committed service mark infringement and unfair competition under the common law.

46. By reason of such infringement, unfair competition and misappropriation, Defendants have caused, and unless restrained and enjoined will continue to cause, irreparable injury to Reserve's reputation and goodwill and otherwise damage Reserve in an amount yet to be determined.

47. Defendants' conduct in misappropriating Reserve's goodwill and engaging in unfair competition was intended to wrongfully enrich Defendants and to deliberately and willfully injure Reserve in wanton disregard of Reserve's rights and Defendants' civil obligations. Reserve is therefore entitled to an award of punitive damages in an amount to be determined.

48. Unless restrained and enjoined, Defendants' continuing acts of infringement and unfair competition will cause irreparable harm and damage to Reserve for which there is no adequate remedy at law.

WHEREFORE, Reserve demands judgment against Defendants as follows:

A. That Defendants and their officers, agents, servants, employees, and attorneys, and all persons in active concert or participation with them or who receive actual notice of the order and judgment, be preliminarily and permanently enjoined from directly or indirectly:

- (i) any further use of RESERVE FUND MANAGEMENT, or any abbreviation or colorable imitation thereof, as a corporate name, trade name, service mark, domain name;
- (ii) any further use of the Infringing Design, or any abbreviation or colorable imitation thereof, in connection with or as part of a corporate name, trade name, or service mark;
- (iii) using on or in connection with any product or service offered or sold by Defendants any other mark, word, name, domain name or symbol similar to the RESERVE Marks and/or Reserve's Design which is likely to cause confusion, mistake or to deceive; and
- (iv) otherwise infringing the RESERVE Marks and/or Reserve's Design.

B. Requiring Defendants to pay to Reserve such actual damages as Reserve has sustained in consequence of the acts of Defendants complained of herein and to

account to Reserve for all profits resulting from Defendants' infringing activities, pursuant to 15 U.S.C. § 1117.

C. Enhancing such award of damages and profits pursuant to 15 U.S.C. § 1117(a).

D. Requiring Defendants to pay damages to Reserve in the amount of \$100,000 for the Infringing Domain pursuant to 15 U.S.C. § 1117(d).

E. Requiring Defendants to pay to Reserve punitive damages in the amount to be determined.

F. Requiring Defendants to transfer to Reserve the Infringing Domain and any other domain name registered to either of the Defendants, either directly or indirectly, that contains the RESERVE Marks or a colorable imitation thereof.

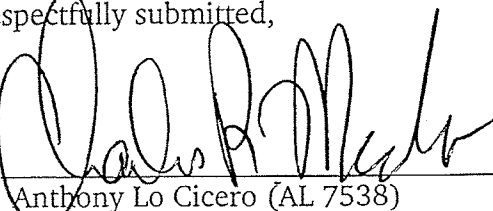
G. Requiring Defendants to deliver up to Reserve for destruction all signs, labels, stickers, prints, packages, wrappers, receptacles, advertisements and other written or printed material in its possession, custody or control which bear the Infringing Mark, the Infringing Design and/or the Infringing Domain, alone or in combination with any other words, marks or other elements.

H. Awarding Reserve its costs and reasonable attorneys' fees pursuant to 15 U.S.C. § 1117(a).

I. Awarding Reserve such other and further relief as the Court deems just and proper.

Respectfully submitted,

By

A handwritten signature in black ink, appearing to read 'Anthony Lo Cicero', written over a horizontal line.

Anthony Lo Cicero (AL 7538)  
Charles R. Macedo (CM 4980)  
Holly Pekowsky (HP 5034)

Dated: New York, New York  
September 4, 2007

AMSTER, ROTHSTEIN & EBENSTEIN LLP  
90 Park Avenue  
New York, New York 10016  
Tel.: (212) 336-8000  
Fax: (212) 336-8001

Attorneys for Plaintiff Reserve Management  
Corporation

# EXHIBIT 1A

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,450,470

Registered May 15, 2001

SERVICE MARK  
PRINCIPAL REGISTER

THE RESERVE FUNDS

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY, 32ND FLOOR  
NEW YORK, NY 100013701, BY CHANGE OF NAME  
RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION) NEW YORK,  
NY 10019

FOR: MUTUAL FUND INVESTMENT SERVICES,  
IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 0-0-1971; IN COMMERCE 0-0-1971.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "FUNDS", APART FROM THE  
MARK AS SHOWN.

SER. NO. 75-607,993, FILED 12-18-1998.

JOHN ALUMIT, EXAMINING ATTORNEY

## EXHIBIT 1B

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 3,045,089

Registered Jan. 17, 2006

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE MANAGEMENT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CASH MANAGEMENT SERVICES IN CONNECTION WITH A MONEY MARKET ACCOUNT THAT FACILITATES THE AUTOMATIC TRANSFER OF FUNDS BETWEEN INVESTMENT ACCOUNTS AND DEPOSIT ACCOUNTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-9-2004; IN COMMERCE 2-9-2004.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 2,450,470, 2,648,064 AND OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "MANAGEMENT", APART FROM THE MARK AS SHOWN.

SER. NO. 78-443,652, FILED 6-30-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1C

Int. Cl.: 36

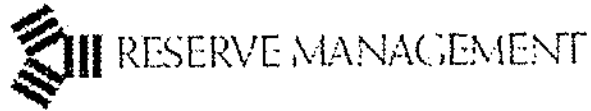
Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 3,128,702

Registered Aug. 15, 2006

SERVICE MARK  
PRINCIPAL REGISTER



RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10061

FIRST USE 2-9-2004; IN COMMERCE 2-9-2004.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CASH MANAGEMENT SERVICES IN CONNECTION WITH A MONEY MARKET ACCOUNT THAT FACILITATES THE AUTOMATIC TRANSFER OF FUNDS BETWEEN INVESTMENT ACCOUNTS AND DEPOSIT ACCOUNTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "MANAGEMENT", APART FROM THE MARK AS SHOWN.

SER. NO. 78-443,941, FILED 6-30-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1D

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 3,139,710

United States Patent and Trademark Office

Registered Sep. 5, 2006

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CASH MANAGEMENT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 100913701

FIRST USE 6-5-2006; IN COMMERCE 6-5-2006.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "CASH MANAGEMENT", APART  
FROM THE MARK AS SHOWN.

FOR: FINANCIAL SERVICES, NAMELY, ASSET  
AND INVESTMENT MANAGEMENT SERVICES  
UTILIZING DOMESTIC AND INTERNATIONAL  
INVESTMENTS, IN CLASS 36 (U.S. CLS. 100, 101  
AND 102).

SN 78-106,066, FILED 1-31-2002.

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1E

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 3,139,709

United States Patent and Trademark Office

Registered Sep. 5, 2006

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CAPITAL MANAGEMENT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 100013701

FIRST USE 6-5-2006; IN COMMERCE 6-5-2006.

FOR: FINANCIAL SERVICES, NAMELY, ASSET  
AND INVESTMENT MANAGEMENT SERVICES  
UTILIZING DOMESTIC AND INTERNATIONAL  
INVESTMENTS, IN CLASS 36 (U.S. CLS. 100, 101  
AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "CAPITAL MANAGEMENT",  
APART FROM THE MARK AS SHOWN.

SN 78-106,065, FILED 1-31-2002.

HOWARD B. LEVINE, EXAMINING ATTORNEY

en the  
51.)

n date.

83.)

it of

notice  
PTO  
e the

rding  
site:

United  
lse (or  
newal  
of the  
See 15

## EXHIBIT 1F

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 3,139,708

United States Patent and Trademark Office

Registered Sep. 5, 2006

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE ASSET MANAGEMENT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 100013701

FIRST USE 6-5-2006; IN COMMERCE 6-5-2006.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "ASSET MANAGEMENT", APART  
FROM THE MARK AS SHOWN.

FOR: FINANCIAL SERVICES, NAMELY, ASSET  
AND INVESTMENT MANAGEMENT SERVICES  
UTILIZING DOMESTIC AND INTERNATIONAL  
INVESTMENTS, IN CLASS 36 (U.S. CLS. 100, 101  
AND 102).

SN 78-106,042, FILED 1-31-2002.

HOWARD B. LEVINE, EXAMINING ATTORNEY

he United  
d Use (or  
e renewal  
au of the  
ol. See 15

## EXHIBIT 1G

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,183,114

United States Patent and Trademark Office

Registered Aug. 18, 1998

SERVICE MARK  
SUPPLEMENTAL REGISTER

IT PAYS TO KEEP MONEY IN RESERVE

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
810 SEVENTH AVENUE, 17TH FLOOR  
NEW YORK, NY 10019 RESERVE MANAGE-  
MENT CORPORATION (NEW JERSEY COR-  
PORATION)

810 SEVENTH AVENUE, 17TH FLOOR  
NEW YORK, NY 10019

FOR: FINANCIAL SERVICES, SPECIFICALLY  
MUTUAL FUNDS, IN CLASS 36 (U.S. CLS.  
100, 101 AND 102).  
FIRST USE 2-1-1997; IN COMMERCE  
2-1-1997.

SER. NO. 75-239,825, FILED P.R. 2-11-1997;  
AM. S.R. 3-17-1998.

J. TINGLEY, EXAMINING ATTORNEY

## EXHIBIT 1H

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,994,919

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

MYRESERVEPLUS

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FIRST USE 9-1-2002; IN COMMERCE 9-1-2002.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS RELATED TO HOME EQUITY LINES OF CREDIT AND 401(K), 403(B) AND 457 PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-445,271, FILED 7-2-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1I

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,994,892

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CASH  
PERFORMANCE  
ACCOUNT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CASH MANAGEMENT SERVICES IN CONNECTION WITH A MONEY MARKET ACCOUNT THAT FACILITATES THE AUTOMATIC TRANSFER OF FUNDS BETWEEN INVESTMENT ACCOUNTS AND DEPOSIT ACCOUNTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-9-2004; IN COMMERCE 2-9-2004.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 2,450,470, 2,648,064 AND OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CASH PERFORMANCE ACCOUNT", APART FROM THE MARK AS SHOWN.

SER. NO. 78-443,908, FILED 6-30-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1J

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,994,893

United States Patent and Trademark Office

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CASH SWEEP

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CASH MANAGEMENT SERVICES IN CONNECTION WITH A MONEY MARKET ACCOUNT THAT FACILITATES THE AUTOMATIC TRANSFER OF FUNDS BETWEEN INVESTMENT ACCOUNTS AND DEPOSIT ACCOUNTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-9-2004; IN COMMERCE 2-9-2004.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 2,450,470, 2,648,064 AND OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CASH SWEEP", APART FROM THE MARK AS SHOWN.

SER. NO. 78-443,922, FILED 6-30-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1K

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,655,896

United States Patent and Trademark Office

Registered Dec. 3, 2002

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CPA

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY, 32ND FLOOR  
NEW YORK, NY 100013701

FIRST USE 0-0-1982; IN COMMERCE 0-0-1982.

SER. NO. 76-251,746, FILED 5-4-2001.

FOR: CASH MANAGEMENT SERVICES, IN  
CLASS 36 (U.S. CLS. 100, 101 AND 102).

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1L

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,655,897

United States Patent and Trademark Office

Registered Dec. 3, 2002

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CPA "PLUS"

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY, 32ND FLOOR  
NEW YORK, NY 10001-3701

FIRST USE 0-0-1994; IN COMMERCE 0-0-1994.

SER. NO. 76-251,747, FILED 5-4-2001.

FOR: CASH MANAGEMENT SERVICES, IN  
CLASS 36 (U.S. CLS. 100, 101 AND 102).

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1M

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,780,177

United States Patent and Trademark Office

Registered Nov. 4, 2003

SERVICE MARK  
PRINCIPAL REGISTER

Reserve  
Checking

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NJ 10001

FOR: FINANCIAL SERVICES, NAMELY ONLINE  
CHECKING ACCOUNT FOR CUSTOMERS WHO  
MAINTAIN MONEY FUND ACCOUNT OR IN-  
SURED DEPOSIT ACCOUNT, IN CLASS 36 (U.S.  
CLS. 100, 101 AND 102).

FIRST USE 2-11-2002; IN COMMERCE 2-11-2002.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "ECHECKING", APART FROM  
THE MARK AS SHOWN.

SN 76-289,552, FILED 7-24-2001.

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1N

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,729,975

United States Patent and Trademark Office

Registered June 24, 2003

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE ECHECKING

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FOR: FINANCIAL SERVICES, NAMELY ONLINE  
CHECKING ACCOUNT FOR CUSTOMERS WHO  
MAINTAIN MONEY FUND ACCOUNT OR IN-  
SURED DEPOSIT ACCOUNT, IN CLASS 36 (U.S.  
CLS. 100, 101 AND 102).

FIRST USE 7-27-2001; IN COMMERCE 7-27-2001.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "ECHECKING", APART FROM  
THE MARK AS SHOWN.

SN 76-214,877, FILED 2-22-2001.

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 10

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,925,695

United States Patent and Trademark Office

Registered Feb. 8, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE FINANCIAL

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FIRST USE 7-16-2004; IN COMMERCE 7-16-2004.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS BASED UPON HOME EQUITY LINES OF CREDIT AND 401(K) PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "FINANCIAL", APART FROM THE MARK AS SHOWN.

SN 75-088,759, FILED 10-17-2001.

TONJA GASKINS, EXAMINING ATTORNEY

## EXHIBIT 1P

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,925,697

Registered Feb. 8, 2005

SERVICE MARK  
PRINCIPAL REGISTER

**RESERVE**  
**Financial**

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1258 BROADWAY  
NEW YORK, NY 10001

FIRST USE 7-16-2004; IN COMMERCE 7-16-2004.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS BASED UPON HOME EQUITY LINES OF CREDIT AND 401(K) PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "FINANCIAL", APART FROM THE MARK AS SHOWN.

SN 78-090,844, FILED 10-30-2001.

TONJA GASKINS, EXAMINING ATTORNEY

## EXHIBIT 1Q

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,694,910

United States Patent and Trademark Office

Registered Mar. 11, 2003

Amended

OG Date May 15, 2007

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE INSURED DEPOSITS

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "INSURED DEPOSITS", APART FROM THE MARK AS SHOWN.

FOR: FINANCIAL SERVICES, NAMELY, PROVIDING INSURED MONEY MARKET ACCOUNT SERVICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 12-31-1997; IN COMMERCE 12-31-1997.

SER. NO. 76-315,660, FILED 9-21-2001.

*In testimony whereof I have herewith set my hand  
and caused the seal of The Patent and Trademark  
Office to be affixed on May 15, 2007.*

## EXHIBIT 1R

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,648,064

United States Patent and Trademark Office

Registered Nov. 12, 2002

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE RETURN SWEEP

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY, 32ND FLOOR  
NEW YORK, NY 100913701

FOR: FINANCIAL SERVICES, NAMELY PROVID-  
ING CASH MANAGEMENT SERVICES IN CON-  
NECTION WITH A MONEY MARKET ACCOUNT  
THAT FACILITATES THE AUTOMATIC TRANS-  
FER OF FUNDS BETWEEN INVESTMENT AC-  
COUNTS AND DEPOSIT ACCOUNTS, IN CLASS 36  
(U.S. CLS. 100, 101 AND 102).

FIRST USE 2-0-2000; IN COMMERCE 8-1-2001.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "RESERVE" AND "SWEEP", APART  
FROM THE MARK AS SHOWN.

SER. NO. 76-082,977, FILED 7-5-2000.

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1S

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,994,904

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE SOLUTIONS

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS RELATED TO HOME EQUITY LINES OF CREDIT AND 401(K), 403(B) AND 457 PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 10-2-2002; IN COMMERCE 10-2-2002.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-444,650, FILED 7-1-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

# EXHIBIT 1T

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,995,347

United States Patent and Trademark Office

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

**RESERVE**  
**SOLUTIONS Inc.**

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 100013701

OWNER OF U.S. REG. NOS. 2,450,470, 2,648,064  
AND OTHERS.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS BASED UPON HOME EQUITY LINES OF CREDIT AND 401(K), 403(B) AND 457 PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "INC.", APART FROM THE MARK AS SHOWN.

SER. NO. 78-496,101, FILED 10-7-2004.

FIRST USE 10-1-2002; IN COMMERCE 10-1-2002.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1U

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,995,351

United States Patent and Trademark Office

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

**RESERVE**  
**SOLUTIONS Inc.**  
**Innovative Financial Products**

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

OWNER OF U.S. REG. NOS. 2,450,470, 2,648,064  
AND OTHERS.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS BASED UPON HOME EQUITY LINES OF CREDIT AND 401(K), 403(B) AND 457 PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "INC" AND "FINANCIAL PRODUCTS", APART FROM THE MARK AS SHOWN.

SER. NO. 78-507,259, FILED 10-28-2004.

FIRST USE 10-1-2002; IN COMMERCE 10-1-2002.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1V

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,989,669

United States Patent and Trademark Office Registered Aug. 30, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVEPLUS

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FIRST USE 9-1-2002; IN COMMERCE 9-1-2002.

FOR: FINANCIAL SERVICES; NAMELY, PROVIDING CREDIT CARDS, DEBIT CARDS, LOAN CARDS, CHARGE CARDS, STORED VALUE CARDS, TRAVELERS CARDS, AND CASH DISBURSEMENTS RELATED TO HOME EQUITY LINES OF CREDIT AND 401(K), 403(B) AND 457 PENSION PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-445,264, FILED 7-2-2004.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1W

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,994,905

United States Patent and Trademark Office

Registered Sep. 13, 2005

SERVICE MARK  
PRINCIPAL REGISTER

RESERVEPLUS LOAN  
PROGRAM

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

THE MARK CONSISTS OF STANDARD CHAR-  
ACTERS WITHOUT CLAIM TO ANY PARTICULAR  
FONT, STYLE, SIZE, OR COLOR.

FOR: FINANCIAL SERVICES; NAMELY, PRO-  
VIDING CREDIT CARDS, DEBIT CARDS, LOAN  
CARDS, CHARGE CARDS, STORED VALUE  
CARDS, TRAVELERS CARDS, AND CASH DISBUR-  
SEMENTS RELATED TO HOME EQUITY LINES OF  
CREDIT AND 401(K), 403(B) AND 457 PENSION  
PLANS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "LOAN PROGRAM", APART FROM  
THE MARK AS SHOWN.

SER. NO. 78-444,692, FILED 7-1-2004.

FIRST USE 9-1-2002; IN COMMERCE 9-1-2002.

GEORGIA CARTY, EXAMINING ATTORNEY

## EXHIBIT 1X

Int. Cl.: 16

Prior U.S. Cls.: 2, 5, 22, 23, 29, 37, 38 and 50

Reg. No. 2,694,893

United States Patent and Trademark Office

Registered Mar. 11, 2003

TRADEMARK  
PRINCIPAL REGISTER

THE RESERVE REPORT

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 10001

FIRST USE 8-1-1999; IN COMMERCE 8-1-1999.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "REPORT", APART FROM THE  
MARK AS SHOWN.

FOR: PRINTED PUBLICATION, NAMELY,  
NEWSLETTER IN THE FIELD OF CONSUMER  
FINANCIAL SERVICES FEATURING MARKET RE-  
SEARCH, MARKET ANALYSIS, MARKET SURVEY  
AND STUDY, IN CLASS 16 (U.S. CLS. 2, 5, 22, 23, 29,  
37, 38 AND 50).

SER. NO. 76-310,288, FILED 9-7-2001.

HOWARD B. LEVINE, EXAMINING ATTORNEY

## EXHIBIT 1Y

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 3,142,764

United States Patent and Trademark Office

Registered Sep. 12, 2006

SERVICE MARK  
PRINCIPAL REGISTER

RESERVE CAPITAL

RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
1250 BROADWAY  
NEW YORK, NY 100013701

FOR: FINANCIAL SERVICES, NAMELY, ASSET  
AND INVESTMENT MANAGEMENT SERVICES  
UTILIZING DOMESTIC AND INTERNATIONAL  
INVESTMENTS, IN CLASS 36 (U.S. CLS. 100, 101  
AND 102).

FIRST USE 6-23-2006; IN COMMERCE 6-23-2006.

NO CLAIM IS MADE TO THE EXCLUSIVE  
RIGHT TO USE "CAPITAL", APART FROM THE  
MARK AS SHOWN.

SN 78-106,061, FILED 1-31-2002.

JACQUELINE A. LAVINE, EXAMINING ATTOR-  
NEY

## EXHIBIT 2

Int. Cl.: 36

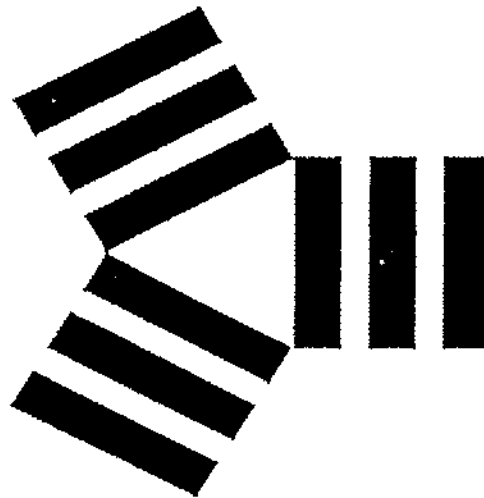
Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,311,599

United States Patent and Trademark Office

Registered Jan. 25, 2000

SERVICE MARK  
PRINCIPAL REGISTER



RESERVE MANAGEMENT CORPORATION  
(NEW JERSEY CORPORATION)  
810 SEVENTH AVENUE, 17TH FLOOR  
NEW YORK, NY 10019

FIRST USE 1-15-1973; IN COMMERCE  
1-15-1973.

SER. NO. 75-606,884, FILED 12-18-1998.

FOR: MUTUAL FUND INVESTMENT SERV-  
ICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

CORA MOORHEAD, EXAMINING ATTORNEY

## EXHIBIT 3

**RESERVE FUND MANAGEMENT 1-800-921-1992**

[Home](#) | [About Us](#) | [Tools](#) | [Services](#) | [Resources](#) | [Investment Philosophy](#) | [Contact](#) | [FREE For Dummies Book](#)

## Welcome

Reserve Fund Management is in the business of "finding money" in an institution's operational and reserve funds. We also love to make Treasurers and Financial Officers look good and help public fund investors avoid the heart ache of poor investment decisions (everyone makes them from time to time).

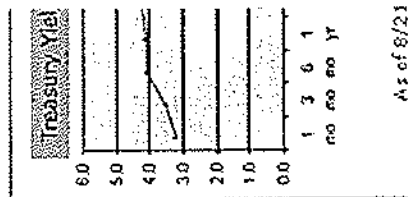


Welcome from President, Jim Koetting

**Secure Logon**  
User ID:  Pass

[Forgot your login?](#)  
[Create an Account](#)

### Yield Curve



### TOOLS

Download and use these spreadsheets to help determine your Liquidity Needs and Portfolio Risks



### FREE DUMMIES BOOK

*Public Fund Investing For Dummies*



Get your **FREE Copy Today!**

#### Sample Chapters

- ♦ Managing Safety, Liquidity, and Yield
- ♦ Picking Investments to Match Your Strategy
- ♦ Ten (Or So) Thoughts about Public Fund Investing



### RESOURCES

- ♦ [Why You Might Consider Longer-Term Investments](#)
- ♦ [Finding Money](#)
- ♦ [Developing an Investment Strategy](#)
- ♦ [Communicating Your Investment Strategy](#)
- ♦ [Reducing Risk in Your Operational Fund](#)
- ♦ [The Yield Curve](#)
- ♦ [Investing in Bonds 101](#)
- ♦ [Avoid the Trap of](#)

◆ U.S. Treasury

◆ Protective Securities

◆ Bloomberg

◆ Investing in Bonds

◆ Government Finance Officers Association

"Chasing the Highest  
Interest Rates"

[More ▶](#)



[Home](#) | [About US](#) | [Tools](#) | [Services](#) | [Resources](#) | [Contact](#) | **FREE Dummies Book**

Securities offered through ProfEquities, Inc., a registered broker dealer, and member of NASD & SIPC. Reserve Fund Management, Corp is independent of ProfEquities, Inc.

By industry regulation, we cannot accept orders to execute trades via e-mail. In addition, by corporate policy we cannot accept time-sensitive information via e-mail. If you wish to execute a trade or if you have time-sensitive information for me, please call my office at the above numbers.

[Link Disclosure](#) | [Terms Of Use](#) (includes Privacy Statement).

Website developed by BigHeadIS

# RESERVE FUND MANAGEMENT 1-800-921-1992


[About Us](#)
[Tools](#)
[Services](#)
[Resources](#)
[Investment Philosophy](#)
[Contact](#)
[FREE For Dummies Book](#)

## About us

### Reserve Fund Management

Reserve Fund Management is in the business of "finding money" in an institution's operational and reserve funds. We also love to make Treasurers and Financial Officers look good and help public fund investors avoid the heartache of poor investment decisions, which everyone makes from time to time.

Although we have experience with larger portfolios, our passion is providing exceptional service to smaller cities, counties, and communities. [Download our Brochure](#)

**Jim Koetting** is president and founder of Reserve Fund Management and is the author of *Public Fund Investing for Dummies*. Mr. Koetting currently works with public institutions to reduce negative arbitrage accumulated in their debt service reserve funds. He also helps financial officers create and implement investment strategies for their operational reserve funds.

In working with institutions we find that there is no shortage of banks, brokerages, and investment advisors offering all kinds of products for your money. While every firm is happy to provide bids and invest your money, not many will help you with a comprehensive investment strategy.

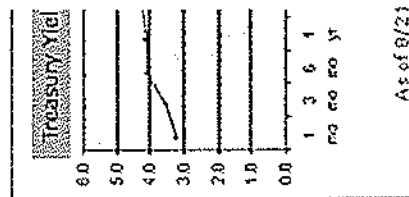
Reserve Fund Management has a team approach when looking at your investments. One part of the team is looks at your strategy while the other part of the team goes out for bids on appropriate investments.

## Secure Logon

User ID:  Pass

[Forgot your login id](#)  
[Create an Account](#)

## Yield Curve





[Home](#) | [About US](#) | [Tools](#) | [Services](#) | [Resources](#) | [Contact](#) | [FREE Dummies Book](#)

[Link Disclosure](#) | [Terms Of Use](#)



# RESERVE FUND MANAGEMENT 1-800-921-1992


[About Us](#)
[Tools](#)
[Services](#)
[Resources](#)
[Investment Philosophy](#)
[Contact](#)
[FREE For Dummies Book](#)

## Our Services

### Investment Policy Review

Reserve Fund Management will review your current investment policy, make suggestions on how to make improvements, and point any shortcomings in your policy. We can also compare your investment policy to the GFOA-recommended policy and your state-recommended policy.

### Investment Review

In reviewing investments we try and make sure your investment policy and investment strategy are in concert with your actual portfolio. Often times we find that there are disconnects among the policy, the strategy, and the investment. We also consider how your investments are poised for current movement in market interest rates.

### Portfolio Risk Assessment

All portfolios have risk; knowing how to better manage risk is what separates the professionals from the amateurs.

Ignorance is only bliss when you are unaware of the damage it can cause. Just like a small, unseen water leak can cause great amounts of damage, so can a small leak cause damage in your investments.

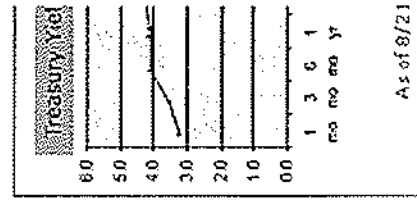
The worst kinds of risks in your portfolio are the ones you don't know about. While many institutions believe they only invest in 'no risk' investments, there is really no such

## Secure Logon

User ID:  Pass

[Forgot your login ID?](#)  
[Create an Account](#)

## Yield Curve



thing. We help you determine what your acceptable risks are. Some of the risks most public entities don't consider are re-investment risk, call risk, and yield curve risk.

### **Reducing / Eliminating Negative Arbitrage**

Negative arbitrage is when you borrow money at a higher interest rate and invest the proceeds at a lower interest rate. Most Revenue Bonds have a debt service reserve fund of approximately 10% initial bond which is usually invested at a lower yield than the issued bond.

We can usually 'find money' you didn't know you had and recapture negative arbitrage by swapping investments in the debt service reserve fund.

### **Investment Strategy Review**

The investment policy and investment strategy are not the same but are often thought to be. The policy sets the guidelines that you need to operate within, and the strategy is how you operate within that policy.

We can show you strategies for rising interest rate markets and strategies for falling interest rate markets. Chasing the highest yield strategy can be very costly in the long run.

### **Investment Strategy Development**

Reserve Fund Management works with many institutions to not only develop investment strategies for all markets but also to help communicate the investment strategy to administrators, boards, and elected officials.

### **Bond Swapping**

Swapping is when you 'swap' a lower interest rate bond for a higher interest rate bond. RFM helps you determine the timing of the swap, and if it is prudent to make a swap.

**Purchasing and Selling Investments** Treasuries, Agencies, CD's, etc.

Reserve Fund Management goes out to the open market to look for the best buys and get the best prices on selling bonds. Of course we want to get you the best purchase or sale price on your investments; more important though is to make sure you are purchasing the right investment.

#### **Fees**

Reserve Fund Management currently provides all these services to all of our customers and there is no additional charge or fee for our services. You are only one trade away from becoming a customer of Reserve Fund Management.

[home](#) | [About US](#) | [Tools](#) | [Services](#) | [Resources](#) | [Contact](#) | [FREE Dummies Book](#)

[Link Disclosure](#) | [Terms Of Use](#)

---

## EXHIBIT 4



RESERVE FUND MANAGEMENT

ProEquities Inc., Member NASD & SIPC



**R**eserve Fund Management Corp.  
Partners with Protective Securities  
to provide Municipalities, State  
Governments, Hospitals and Schools with  
cash reserve management strategies  
and fixing negative arbitrage situations.  
Through Protective Securities and Reserve  
Fund Management Corp. you have  
access to the talent and energies of our  
professional staff, we research business  
initiatives, craft financial solutions, market  
vehicles through appropriate distribution  
channels, and produce the results our  
clients deserve. Our strength is in the  
relationship; it is imperative to focus both  
on the business and the way the business  
is done.

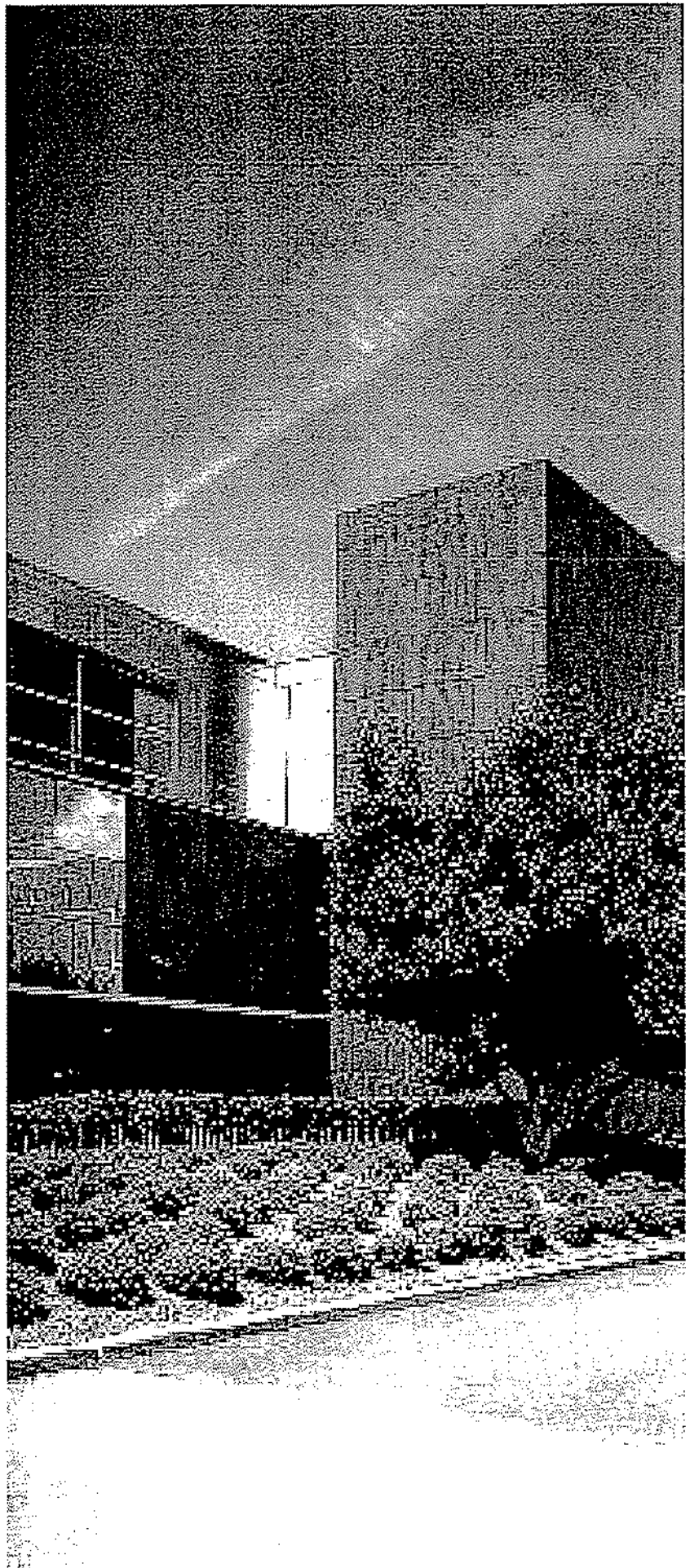
RESERVE FUND MANAGEMENT CORP.  
St. Charles, MO

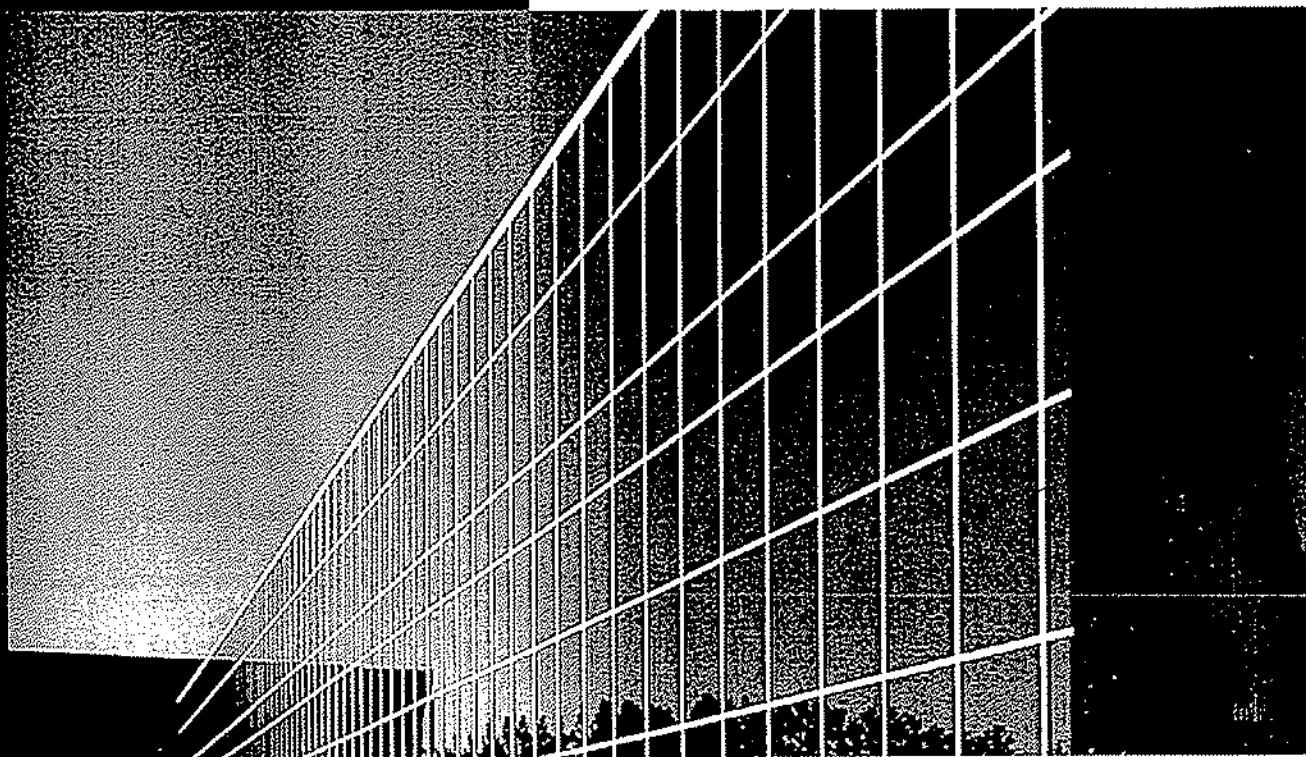
Jim Koetting  
Chief Executive Officer and President  
Reserve Fund Management, Corp  
Cell (636) 579-9456

2460 Executive Dr.  
Suite 105  
St. Charles, MO 63303  
(636) 447-7402

[jkoetting@reserve-fund-management.com](mailto:jkoetting@reserve-fund-management.com)

Securities offered through ProEquities, Inc. a  
registered broker-dealer, and member of NASD  
& SIPC. Reserve Fund Management Corp is  
independent of ProEquities and Protective  
Securities.





***"Your financial partner  
with a single focus on  
your success."***

***— Mike Mungenast  
Chief Executive Officer  
and President,  
ProEquities, Inc.***

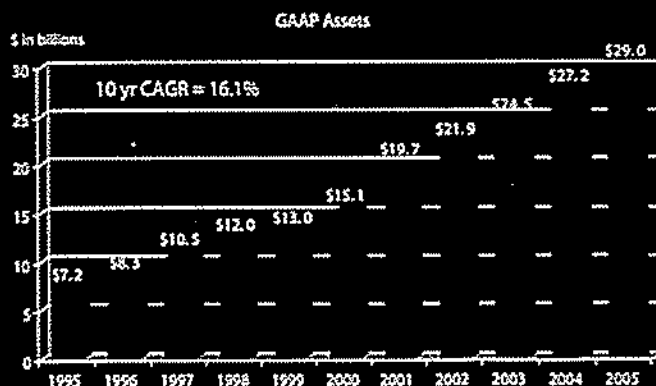
## Our Strength

Protective Securities is embraced by the strength of a triad of significant business entities: Protective Life Corporation, Protective Life Insurance Company, and ProEquities.

PROTECTIVE LIFE CORPORATION is headquartered in Birmingham, Alabama. The Corporation's strategy is to offer solid, basic products that deliver outstanding, long-term consumer value

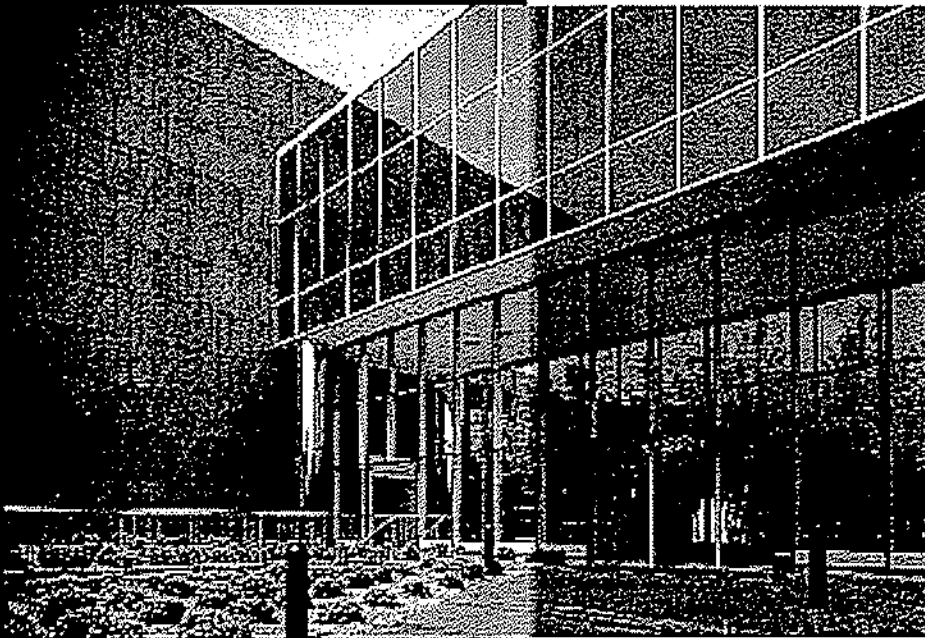
allowing the Corporation to focus on achieving consistent, long-term growth. Through the diligent efforts of 2,192 employees, record results were obtained throughout 2005 in operating income, net income, share owners' equity, and assets. At the core of our Corporation resides our noteworthy Investments Department with a philosophy geared to invest in high-quality investments, appropriately diversified and well-matched to liability duration. Protective

### Strong Asset Growth



***"There is no substitute for integrity and experience. Protective Securities has an abundance of both."***

***— Kendall Holman  
Executive Vice President,  
Investment Banking***



**PROTECTIVE LIFE INSURANCE  
COMPANY INSURER FINANCIAL  
STRENGTH RATINGS**

- A.M. Best A+ (Superior, 2nd highest of 15 ratings)
- Standard & Poor's AA (Very Strong, 3rd highest of 21 ratings)
- Fitch AA- (Very Strong, 4th highest of 22 ratings)
- Moody's Investors Service Aa3 (Excellent, 4th highest of 21 ratings)

Each of these independent rating agencies has assigned its rating based on a variety of factors including Protective Life Insurance Company's operating performance, asset quality, financial flexibility, and capitalization. Current as of April 2006.

Life Corporation is publicly traded on the New York Stock Exchange under symbol: PL .

Since its inception in 1907, PROTECTIVE LIFE INSURANCE COMPANY has remained true to its core beliefs: Quality, Serving People, and Growth. This unwavering commitment to doing the right thing for the people Protective Life Insurance Company has been rewarded with stable, long-term relationships and continuous growth. Protective focuses on the sale of life

insurance and investment products to help customers manage fundamental financial risks associated with protecting their family and business — and to prepare for long-term needs like retirement and estate planning. Protective Life Insurance Company is highly rated by the industry's most respected independent rating services: A.M. Best, Standard & Poors, Fitch, and Moody's Investors Service.

And when it comes to strength, Protective Life Insurance Company had more than \$158 billion of coverage in force (direct and assumed) as of December 31, 2005.

Protective Securities is the fixed income division of PROEQUITIES, INC. As a premier broker/dealer founded in 1986 for independent registered representative and advisors throughout 50 states, ProEquities delivers products throughout the United States through over 1,100 registered representatives. ProEquities offers a diverse menu of investment products including bonds, stocks, mutual funds, and annuities.

## Our Full Range of Talent

### The Protective Securities Management Team



**RORY HARTLEY**

RORY HARTLEY formed Protective Securities in December 2004 to support institutional and retail sales and to develop an investment banking division to support clients in our geographical footprint. Rory is a life-long resident of Birmingham, Alabama. He graduated in 1979 from the University of South Alabama with a degree in Business Finance. Rory began his investment career with The First National Bank of Mobile in 1980 as a bond salesman. In 1983 he joined Regions Financial Corporation and spent 18 years serving as head of fixed income trading and underwriting, director of remarketing, and the mutual fund division. Rory joined Sterne, Agee & Leach in 2001 to head underwriting and public finance before joining the Protective family.



**KENDALL HOLMAN**

KENDALL HOLMAN is Executive Vice President, Investment Banking for Protective Securities. He is a native of Dothan, Alabama, and attended Birmingham-Southern College where he received a Bachelor of Arts Degree. Mr. Holman also received a Master of Business Administration Degree from the Graduate School of Business of Columbia University in New York City, New York. Mr. Holman began his investment banking career with Thornton, Farrish & Gauntt in Montgomery, Alabama. This was followed by positions as Vice President with Thomson McKinnon Securities in Houston, Texas, and New York. After Thomson McKinnon, Mr. Holman worked in the Investment Banking Division of Chemical Bank. In 1987, Mr. Holman was named Vice President and later Vice Director of Credit Suisse. He also worked in Chicago with Van Kampen Merritt where he ran that firm's Health Care Investment Banking Group. From 1991 to 1999, Mr. Holman was Managing Director and Head of Capital Markets at SouthTrust Securities. In 1999, Mr. Holman formed an investment banking practice at Synovus Securities and served as Managing Director of Investment Banking of that firm until 2006.



**LOUIS BAXLEY**

LOUIS BAXLEY joined Protective Securities in November 2005 to provide investment banking support to both taxable and tax-exempt issuers. A life-long resident of Birmingham, Alabama, he is a 2001 graduate of the University of Alabama with a major in finance, specializing in investment analytics. Louis began his investment career with a regional broker-dealer in 2001 training on the secondary municipal trading desk. After working on the trading desk, he worked on the issue structuring and analytics in the banking and underwriting department.

## Our Full Range of Talent - continued

### The Protective Securities Management Team



**STEVE CORNELLA**

STEVE CORNELLA joined Protective Securities in December 2005 to lead the firm's municipal bond underwriting and trading efforts. He began his career at Smith Barney (now Citigroup) in November 1990. He worked as a regional underwriting manager in Tampa, Florida, and then in Dallas, Texas, until 1999. He joined Southwest Securities in Dallas, Texas, as national municipal underwriting manager in 1999 until joining the Protective team.



**JOHN GORHAM**

JOHN GORHAM trades corporates, treasuries, government agencies and collateralized mortgage obligations (CMOs) for Protective. His career began at Merrill Lynch in 1987 in the cash management division. In 1988, John worked in fixed income trading at Howe, Solomon & Hall, a New York boutique bond firm. Over the years, John has worked at firms such as Tullet and Tokyo, an institutional interdealer, BB&T Capital Markets, and Sterne, Agee & Leach.

***"In this company  
of companies,  
Protective Securities  
fully expects to  
satisfy you in entering  
the capital markets  
in a competitive and  
effective manner."***

***— Rory Hartley  
Managing Director,  
Protective Securities***

## **Market Knowledge and Experience:**

Protective Securities is staffed by a team of professionals with an average of 18+ years of success in the field of investment banking. The professionals at Protective Securities have been involved in over 500 financings with the total par amount in excess of \$10 billion. However proud of the current pool of talent, Protective Securities will continue to aggressively pursue additions to the collection of talent already embodied within the organization.

## **Your League of Support :**

- ☒ 3 BOND TRADERS
- ☒ 2 INVESTMENT BANKERS



## Municipal Transactions

\$85,000,000

STATE OF ALABAMA

2001

GENERAL OBLIGATION

\$26,655,000

CITY OF LAGRANGE,  
GEORGIA  
WATER AND SEWER

2002

REVENUE BONDS

\$75,000,000

ALABAMA HOUSING  
AUTHORITY

2003

REVENUE BONDS

\$14,000,000

COUNTY BOARD OF  
EDUCATION OF WALKER  
COUNTY, ALABAMA  
2004

GENERAL OBLIGATION

\$53,900,000

MONTGOMERY,  
ALABAMA WATER AND  
SEWER

2005

REVENUE BONDS

\$31,135,000

MOBILE, ALABAMA  
WATER AND SEWER

2004

REVENUE BONDS

\$55,690,000

HOMEWOOD, ALABAMA

2001

GENERAL OBLIGATION

\$20,820,000

BIRMINGHAM AIRPORT  
AUTHORITY

2003

REVENUE BONDS

\$29,165,000

HOOVER, ALABAMA

2005

GENERAL OBLIGATION

\$25,000,000

STATE OF TEXAS

2003

GENERAL OBLIGATION

\$143,090,000

NORTHSIDE, TEXAS  
INDEPENDENT SCHOOL  
DISTRICT

2003

GENERAL OBLIGATION

\$120,115,000

JEFFERSON COUNTY,  
ALABAMA SEWER

2003

REVENUE BONDS

Transactions completed by Protective Securities professionals,  
including engagements prior to employment with Protective.

## Education & Healthcare Transactions

**\$24,560,000**

THE UNIVERSITY  
OF ALABAMA AT  
BIRMINGHAM

2000  
REVENUE BONDS

**\$100,000,000**

MOBILE INFIRMIRY

1998  
VARIABLE RATE NOTES

**\$45,800,000**

BISHOP GADSDEN,  
THE EPISCOPAL CHURCH  
HOME

2003  
REVENUE BONDS

**\$13,205,000**

STATE UNIVERSITY OF  
WEST GEORGIA

2003  
VARIABLE RATE NOTES

**\$30,500,000**

SAINT FRANCIS  
HOSPITAL,  
INCORPORATED

2000  
VARIABLE RATE NOTES

**\$8,000,000**

VALWOOD SCHOOL

2001  
VARIABLE RATE NOTES

**\$21,820,000**

THE EYE FOUNDATION  
HOSPITAL

2001  
REVENUE BONDS

**\$12,530,000**

UNIVERSITY OF ALABAMA  
HEALTH SERVICES  
FOUNDATION

2002  
REVENUE BONDS

**\$6,545,000**

EAST WALKER EDUCATION  
& DEVELOPMENT,  
INCORPORATED

SUMITON CHRISTIAN SCHOOL

2002  
VARIABLE RATE NOTES

**\$13,535,000**

BIRMINGHAM-SOUTHERN  
COLLEGE

2003  
REVENUE BONDS

**\$7,250,000**

CANNON MEMORIAL  
HOSPITAL

2004  
VARIABLE RATE NOTES

**\$15,000,000**

COLOMBUS STATE  
UNIVERSITY, FOUNDATION  
PROPERTIES, INCORPORATED

2004  
REVENUE BONDS

Transactions completed by Protective Securities professionals,  
including engagements prior to employment with Protective.